SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 20732

Subject	Zip Code Tabulation Area : 20732			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	7,894	+/- 433	100.0%	+/- (X)
In labor force	6,058	+/- 437	76.7%	+/- 3.7
Civilian labor force	5,898	+/- 439	74.7%	+/- 3.9
Employed	5,449	+/- 396	69%	+/- 3.6
Unemployed	449	+/- 134	5.7%	+/- 1.6
Armed Forces	160	+/- 104	2%	+/- 1.3
Not in labor force	1,836	+/- 317	23.3%	+/- 3.7
Civilian labor force	5,898	+/- 439	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	7.6%	+/- 2.1
Females 16 years and over	4,034	+/- 274	(X)	+/- (X)
In labor force	2,958	+/- 303	73.3%	+/- 4.9
Civilian labor force	2,928	+/- 303	72.6%	+/- 5
Employed	2,754	+/- 291	68.3%	+/- 4.9
Own children under 6 years	607	+/- 179	(X)	+/- (X)
All parents in family in labor force	516	+/- 160	85%	+/- 9.5
Own children 6 to 17 years	1,900	+/- 286	(X)	+/- (X)
All parents in family in labor force	1,267	+/- 258	66.7%	+/- 10.7
COMMUTING TO WORK				
Workers 16 years and over	5,566	+/- 390	100.0%	+/- (X)
Car, truck, or van -- drove alone	4,547	+/- 369	81.7%	+/- 3.9
Car, truck, or van -- carpooled	523	+/- 155	9.4%	+/- 2.8
Public transportation (excluding taxicab)	153	+/- 80	2.7%	+/- 1.4
Walked	91	+/- 59	1.6%	+/- 1.1
Other means	40	+/- 43	0.7%	+/- 0.8
Worked at home	212	+/- 157	3.8%	+/- 2.7
Mean travel time to work (minutes)	41.2	+/- 2.8	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	5,449	+/- 396	100.0%	+/- (X)
Management, business, science, and arts occupations	2,340	+/- 313	42.9%	+/- 5.4
Service occupations	886	+/- 277	16.3%	+/- 4.8
Sales and office occupations	1,427	+/- 305	26.2%	+/- 5.1
Natural resources, construction, and maintenance occupations	532	+/- 136	9.8%	+/- 2.3
Production, transportation, and material moving occupations	264	+/- 106	4.8%	+/- 1.9
INDUSTRY				
Civilian employed population 16 years and over	5,449	+/- 396	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 19	(X)	+/- 0.6
Construction	457	+/- 141	8.4%	+/- 2.5
Manufacturing	166	+/- 77	3%	+/- 1.4
Wholesale trade	247	+/- 105	4.5%	+/- 1.9
Retail trade	485	+/- 141	8.9%	+/- 2.4
Transportation and warehousing, and utilities	204	+/- 124	3.7%	+/- 2.3
Information	122	+/- 61	2.2%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	287	+/- 127	5.3%	+/- 2.3
Professional, scientific, and management, and administrative and waste	663	+/- 170	12.2%	+/- 3
Educational services, and health care and social assistance	929	+/- 197	17%	+/- 3.5
Arts, entertainment, and recreation, and accommodation and food services	607	+/- 197	11.1%	+/- 3.5
Other services, except public administration	246	+/- 107	4.5%	+/- 1.9
Public administration	1,036	+/- 214	19%	+/- 3.8

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CLASS OF WORKER				
Civilian employed population 16 years and over	5,449	+/- 396	100.0%	+/- (X)
Private wage and salary workers	3,471	+/- 384	63.7%	+/- 4.6
Government workers	1,753	+/- 251	32.2%	+/- 4.4
Self-employed in own not incorporated business workers	213	+/- 80	3.9%	+/- 1.4
Unpaid family workers	12	+/- 20	0.2%	+/- 0.4
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	3,453	+/- 194	100.0%	+/- (X)
Less than $10,000	73	+/- 45	2.1%	+/- 1.3
$10,000 to $14,999	32	+/- 29	0.9%	+/- 0.8
$15,000 to $24,999	80	+/- 51	2.3%	+/- 1.5
$25,000 to $34,999	39	+/- 37	1.1%	+/- 1.1
$35,000 to $49,999	523	+/- 173	15.1%	+/- 5
$50,000 to $74,999	487	+/- 126	14.1%	+/- 3.4
$75,000 to $99,999	532	+/- 141	15.4%	+/- 3.8
$100,000 to $149,999	947	+/- 160	27.4%	+/- 4.4
$150,000 to $199,999	489	+/- 109	14.2%	+/- 3.2
$200,000 or more	251	+/- 86	7.3%	+/- 2.5
Median household income (dollars)	$97,649	+/- 9577	(X)%	+/- (X)
Mean household income (dollars)	$111,505	+/- 11552	(X)%	+/- (X)
With earnings	3,120	+/- 227	90.4%	+/- 3
Mean earnings (dollars)	$111,841	+/- 12601	(X)%	+/- (X)
With Social Security	544	+/- 132	15.8%	+/- 3.9
Mean Social Security income (dollars)	$16,724	+/- 1924	(X)%	+/- (X)
With retirement income	636	+/- 137	18.4%	+/- 3.9
Mean retirement income (dollars)	$29,842	+/- 5680	(X)%	+/- (X)
With Supplemental Security Income	140	+/- 79	4.1%	+/- 2.3
Mean Supplemental Security Income (dollars)	$8,707	+/- 2563	(X)%	+/- (X)
With cash public assistance income	85	+/- 68	2.5%	+/- 2
Mean cash public assistance income (dollars)	$2,525	+/- 1660	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	246	+/- 109	7.1%	+/- 3.3
Families	2,742	+/- 180	100.0%	+/- (X)
Less than $10,000	66	+/- 81	2.4%	+/- 2.9
$10,000 to $14,999	20	+/- 23	0.7%	+/- 0.8
$15,000 to $24,999	91	+/- 56	3.3%	+/- 2.1
$25,000 to $34,999	31	+/- 33	1.1%	+/- 1.2
$35,000 to $49,999	301	+/- 122	11%	+/- 4.4
$50,000 to $74,999	403	+/- 126	14.7%	+/- 4.4
$75,000 to $99,999	431	+/- 123	15.7%	+/- 4.4
$100,000 to $149,999	742	+/- 169	27.1%	+/- 5.8
$150,000 to $199,999	425	+/- 115	15.5%	+/- 4
$200,000 or more	232	+/- 85	8.5%	+/- 3
Median family income (dollars)	$102,500	+/- 13528	(X)%	+/- (X)
Mean family income (dollars)	$116,479	+/- 13951	(X)%	+/- (X)
Per capita income (dollars)	$39,399	+/- 3962	(X)%	+/- (X)
Nonfamily households	711	+/- 148	(X)	+/- (X)
Median nonfamily income (dollars)	$62,569	+/- 22123	(X)%	+/- (X)
Mean nonfamily income (dollars)	$68,633	+/- 9487	(X)%	+/- (X)
Median earnings for workers (dollars)	$44,511	+/- 4386	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	$64,583	+/- 17358	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	$51,643	+/- 6156	(X)%	+/- (X)

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	Estimate	**Estimate Margin of Error**	**Percent**	**Percent Margin of Error**
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	9,911	+/- 482	9911%	+/- (X)
With health insurance coverage	9,478	+/- 485	95.6%	+/- 1.5
With private health insurance	8,658	+/- 626	87.4%	+/- 4.2
With public coverage	1,511	+/- 419	15.2%	+/- 4.2
No health insurance coverage	433	+/- 145	4.4%	+/- 1.5
Civilian noninstitutionalized population under 18 years	2,631	+/- 262	2631%	+/- (X)
No health insurance coverage	38	+/- 36	1.4%	+/- 1.3
Civilian noninstitutionalized population 18 to 64 years	6,585	+/- 389	6585%	+/- (X)
In labor force:	5,559	+/- 413	5559%	+/- (X)
Employed:	5,154	+/- 373	5154%	+/- (X)
With health insurance coverage	4,885	+/- 372	94.8%	+/- 2.1
With private health insurance	4,765	+/- 408	92.5%	+/- 2.8
With public coverage	208	+/- 115	4%	+/- 2.3
No health insurance coverage	269	+/- 108	5.2%	+/- 2.1
Unemployed:	405	+/- 123	405%	+/- (X)
With health insurance coverage	336	+/- 114	83%	+/- 11.4
With private health insurance	243	+/- 89	60%	+/- 16.8
With public coverage	93	+/- 64	23%	+/- 11.9
No health insurance coverage	69	+/- 50	17%	+/- 11.4
Not in labor force:	1,026	+/- 215	1026%	+/- (X)
With health insurance coverage	969	+/- 199	94.4%	+/- 4.8
With private health insurance	790	+/- 192	77%	+/- 10.5
With public coverage	255	+/- 118	24.9%	+/- 9.7
No health insurance coverage	57	+/- 53	5.6%	+/- 4.8
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	4.4%	+/- 3.4
With related children under 18 years	(X)	+/- (X)	7.9%	+/- 5.8
With related children under 5 years only	(X)	+/- (X)	5.4%	+/- 10.3
Married couple families	(X)	+/- (X)	0.6%	+/- 0.9
With related children under 18 years	(X)	+/- (X)	1%	+/- 1.8
With related children under 5 years only	(X)	+/- (X)	0%	+/- 20.1
Families with female householder, no husband present	(X)	+/- (X)	21.9%	+/- 16.9
With related children under 18 years	(X)	+/- (X)	28.5%	+/- 21.4
With related children under 5 years only	(X)	+/- (X)	52.4%	+/- 52.4
All people	(X)	+/- (X)	6.6%	+/- 3
Under 18 years	(X)	+/- (X)	10.3%	+/- 7.2
Related children under 18 years	(X)	+/- (X)	9.8%	+/- 7.3
Related children under 5 years	(X)	+/- (X)	1.7%	+/- 2.9
Related children 5 to 17 years	(X)	+/- (X)	11.6%	+/- 8.8
18 years and over	(X)	+/- (X)	5.4%	+/- 1.9
18 to 64 years	(X)	+/- (X)	5.3%	+/- 2
65 years and over	(X)	+/- (X)	6.3%	+/- 6.5
People in families	(X)	+/- (X)	4.6%	+/- 3.3
Unrelated individuals 15 years and over	(X)	+/- (X)	18.9%	+/- 6.3

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

   1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
   2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
   3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
   4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
   5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
   6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
   7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
   8. An '(X)' means that the estimate is not applicable or not available.